

Justwealth: The “A,B,Cs”

Optimal Portfolios Inc.



justwealth.com/optimal

A. Who is Justwealth: An innovative online portfolio manager .

- ✔ Justwealth’s mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- ✔ Justwealth was launched in 2016 and is registered in all 10 Canadian provinces
- ✔ Justwealth’s seasoned management team averages 15+ years industry experience and has managed **tens of billions** of dollars
- ✔ Justwealth’s **70+ innovative portfolios** include Tax-Efficient portfolios for non-registered accounts and Target Date RESPs
- ✔ **Impact on the Client:** Justwealth has more options to properly align your investment objectives with our portfolios

B. How Does it Work: Convenient and easy online sign-up!



Investment Questionnaire

Complete an Investment Questionnaire that captures your goals and risk tolerance



Personal Information

Complete a Personal Information Worksheet to tell us about yourself



Investment & Monitoring







Your Justwealth Personal Portfolio Manager reviews and finalizes investments with you

C. Our Offer to You: Low-cost, sophisticated investing.

Justwealth/Optimal
Total fee: **1.00%***

Current Average ETF
MER Fees**: 0.4% **Justwealth:
0.2%***

*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Optimal Portfolios Inc. Fee (0.60%) + Typical Justwealth Portfolio MER (0.20%) resulting in an all-in fee of 1.20%.
**Source: Optimal Portfolios.

	
Simple transparent fees - no trading fees	
Daily monitoring & account rebalancing within specified parameters as required	
Investment support with direct access to a registered fiduciary Portfolio Manager & team	
RRIF & LIF payments calculated automatically	
Increased availability from Diane and Gavin for one-on-one contact time	



*Wealth Professional Awards - Finalist Portfolio/ Discretionary Manager of the Year
James Gauthier, Justwealth
2019 - 2022*

Get Started at: justwealth.com/optimal

Optimal Portfolios Inc.

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